

1  
2  
3  
4  
5  
6  
7  
8  
9  
0  
1  
2  
3  
4  
5  
6  
7  
8  
9  
0  
1  
2  
3  
4  
5  
6  
7  
8  
9  
0  
1  
2  
3  
4  
5

**Introduced by Mayor Moyer**

## Deferral of Property Tax for Elderly or Disabled Homeowners

\* \* \* \* \*

**Sec. 6.04.125 Deferral of property tax for elderly or disabled homeowners.**

i. the Social Security Act;

- 1                   ii.       the Railroad Retirement Act;
- 2
- 3                   iii.       any federal act for members of the United States Armed Forces;
- 4
- 5                   iv.       any federal retirement system; or
- 6
- 7                   c.       has been found permanently and totally disabled by the Anne Arundel
- 8 County Health Officer; and
- 9
- 10           3.       meets the income eligibility requirements determined under subsection C of
- 11 this section.
- 12
- 13           C.       Homeowners are eligible if their combined gross income, as defined in § 9-
- 14 104 of the Tax-Property Article of the State Code, does not exceed \$50,00 per annum.
- 15
- 16           D.       The amount of real property eligible for a payment deferral shall be no more
- 17 than the minimum lot size required by the zoning district in which the property is found,
- 18 except that the amount of eligible property shall not be less than the dwelling and curtilage,
- 19 as determined by the Supervisor of Assessments for Anne Arundel County.
- 20
- 21           E.       The amount of tax that may be deferred may not exceed the increase in the
- 22 City property tax from the date the homeowner elects to defer the payment of the tax.
- 23
- 24           F.       The total amount of City property tax deferred plus interest calculated at the
- 25 rate of four percent (4%) per annum shall be due and payable when the homeowner:
- 26
- 27           1.       ceases to be eligible for the deferral under subsection B of this section; or
- 28
- 29           2.       at the end of the 50-year duration of the deferral.
- 30
- 31           G.       Notice regarding tax referrals under this section shall include:
- 32
- 33           i.       Notice to any mortgagee or beneficiary under a deed of trust of the
- 34 deferral and of the amount of tax to be deferred; and
- 35
- 36           ii.       Notice on the annual property tax bill of the cumulative amount of the
- 37 deferral and all related interest.
- 38
- 39           H.       The election to defer taxes must be made before June 1 of a taxable year in
- 40 order to receive deferral of the taxes for the succeeding taxable year.
- 41

I. All City real property taxes not deferred are due and payable and subject to the same interest rates as all other City property taxes.

J. A lien shall attach to the property in the amount of all deferred taxes and interest and shall remain attached until the deferred taxes and interest are paid.

K. Tax deferrals for eligible homeowners are hereby authorized by written agreement. The agreement shall reflect the terms and conditions of the deferral including notice of the lien. The agreement shall be recorded in the land records of Anne Arundel County.

**SECTION II: AND BE IT FURTHER ESTABLISHED AND ORDAINED BY THE ANNAPOLIS CITY COUNCIL** that this Ordinance shall take effect from the date of its passage.

**ADOPTED** this \_\_\_\_\_ day of \_\_\_\_\_, 2003.

**ATTEST:**

**THE ANNAPOLIS CITY COUNCIL**

\_\_\_\_\_  
Deborah Heinbuch, CMC/AAE  
City Clerk

**BY:** \_\_\_\_\_  
**ELLEN O. MOYER, MAYOR**

**EXPLANATION:**

Redlining indicates matter added to existing law.

~~Strike Out indicates matter deleted from existing law.~~

Underlining and redlining indicate amendments.